

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>	:	
<b>LARRY SAKSON</b>	:	<b>Bk. No. 19-12538-mdc</b>
<b>A/K/A VALERY SAKSON</b>	:	
<b>Debtor</b>	:	<b>Chapter No. 13</b>
	:	
<b>WELLS FARGO BANK, N.A.</b>	:	
<b>Movant</b>	:	
<b>v.</b>	:	
<b>LARRY SAKSON</b>	:	
<b>A/K/A VALERY SAKSON</b>	:	
<b>Respondent</b>	:	

**NOTICE OF COVID-19 MORTGAGE FORBEARANCE AGREEMENT PURSUANT TO  
LOCAL ORDER 20-3007**

The undersigned, Phelan Hallinan Diamond & Jones, LLP, are creditor's counsel in this matter.

1. Debtor currently has a mortgage with **WELLS FARGO BANK, N.A.** The property address is 10603 CLARK ST, PHILADELPHIA, PA 19116, Loan # ending in 8971. A Proof of Claim has been filed on the claim register at #16 on June 26, 2019. A written Notice of Payment Change/Forbearance is being filed on the claims docket pursuant to bankruptcy Rule 3002.1 (b) and Local Rule 20-3007.
2. The terms of the forbearance are as follows: Regular monthly mortgage payments starting with the May 4, 2020 through August 3, 2020 are suspended.
3. The Creditor advises that no fees will be assessed against the loan with regard to this Notice of Forbearance.
4. Prior to the expiration of the forbearance period, Debtor must either (1) request additional forbearance time under Local Rule, State or Federal Law; (2) enter into loss mitigation with Creditor; or (3) file an Amended Chapter 13 Plan which cures

the arrears resulting from the forbearance period over the remainder of the Chapter 13 Plan.

5. Creditor, does not waive any rights to collect the payments that come due during the forbearance period or any payments that were due and owing prior to the forbearance period. The payment post-petition amount due at the time of this forbearance is \$337.63.
6. Creditor does not waive its rights under the terms of the note and mortgage or under other applicable non-bankruptcy laws and regulations, including, but not limited to, RESPA, and the right to collect on any post-petition escrow shortage.

/s/ Mario J. Hanyon, Esquire

Mario J. Hanyon, Esq., Id. No.203993

Phelan Hallinan Diamond & Jones, LLP

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Philadelphia, PA 19103

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May 20, 2020

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<b>LARRY SAKSON</b>	:	<b>Bk. No. 19-12538-mdc</b>
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<b>WELLS FARGO BANK, N.A.</b>	:	
<b>Movant</b>	:	
<b>v.</b>	:	
<b>LARRY SAKSON</b>	:	
<b>A/K/A VALERY SAKSON</b>	:	
<b>Respondent</b>	:	

**CERTIFICATE OF SERVICE**

I hereby certify that service upon all interested parties, indicated below was made by sending true and correct copies of the Notice of Forbearance by electronic means on May 20, 2020.

MICHAEL A. CATALDO<sup>2</sup>, ESQUIRE  
1500 WALNUT STREET  
SUITE 900  
PHILADELPHIA, PA 19102

LARRY SAKSON  
A/K/A VALERY SAKSON  
504 AVON STREET  
1ST FLOOR  
PHILADELPHIA, PA 19116

MICHAEL A. CIBIK<sup>2</sup>, ESQUIRE  
1500 WALNUT STREET  
SUITE 900  
PHILADELPHIA, PA 19102

LARRY SAKSON  
A/K/A VALERY SAKSON  
10603 CLARK ST  
PHILADELPHIA, PA 19116

WILLIAM C. MILLER, ESQ.  
CHAPTER 13 TRUSTEE  
P.O. BOX 1229  
PHILADELPHIA, PA 19105

MARINA SAKSON (NON-FILING CO-DEBTOR)  
10603 CLARK ST  
PHILADELPHIA, PA 19116

U.S. TRUSTEE  
OFFICE OF THE U.S. TRUSTEE  
200 CHESTNUT STREET  
SUITE 502  
PHILADELPHIA, PA 19106

/s/ Mario J. Hanyon, Esquire

Mario J. Hanyon, Esq., Id. No.203993

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May 20, 2020